

### **Remarks**

Claims 1-3, 7-10, and 12 remain pending in this application. By this paper, Applicants have canceled claims 4 and 11, and amended claim 1 to include the limitations of claims 4, and claim 8 to include limitations similar to claim 11. The purpose of these amendments is to reduce the issues presented by further prosecution of this application. No new matter has been added.

In the Office Action mailed July 27, 2000 (paper #7), Applicants note the objections to the drawings for minor informalities and the Examiner's requirement for a proposed correction. However, since the objections relate to required margins, no proposed correction is believed required at this time. Applicants will submit corrected formal drawings upon receipt of a Notice of Allowance.

Turning now to the remaining issues raised in the office action, the Examiner maintained the rejection of claims 1-3, 7-10, and 12 under 35 U.S.C. § 103(a) as being unpatentable over Defrancesco et al. (US 5,878,403, hereinafter "Defrancesco"), as well as the rejection of claims 4 and 11 under 35 U.S.C. § 103(a) as being unpatentable over Defrancesco in view of VanderDrift (US 5,455,945). As a result of this paper and the amendments to claims 1 and 8 made herein, the rejection based solely on Defrancesco is believed to have been obviated. Applicants respectfully request reconsideration of the claims as now presented in this application in view of the following comments.

As support for taking official notice that collecting vehicle licensing information is an old and well known type of function in the car loan art, the Examiner cites several references that disclose various arrangements for collecting/transmitting vehicle license information over the Internet. However, Applicants note that none of the references provide any suggestion that such licensing information is collected as part of a loan application process, let alone automatically collected and forwarded to the designated service provider as set forth in claims 1 and 8. For example, as disclosed in col. 5, lines 16-27 of Bennett et al., DMV link 22 allows the dealer server to retrieve and verify licensing information associated

with a buyer. In other words, a loan application page is never used to collect vehicle licensing information, let alone subsequently forwarding this information automatically to the designated server. The other references only show direct on-line vehicle registration arrangements.

Applicants reiterate that irrespective of whether such information is old and well known, none of the references made of record teach or suggest a method and system for electronic loan/credit application which collects vehicle licensing information in addition to the credit application information, let alone automatically transmits the collected licensing information to an agency or server arranged to effect licensing of the vehicle. With the present invention, the electronic credit application form can be advantageously used to expedite and simplify not only the loan process, but the process for obtaining vehicle licensing as well simultaneously with submission of the electronic loan application, thereby improving overall efficiency. As such, Applicants contend that claims 1 and 8 are patentably distinguishable over DeFrancesco when considered by itself or in combination with any of the other references made of record.

In addition, Applicants further note that claims 1 and 8 have been amended to require automatic reformatting of the information received from a completed application form to be in a format suitable for processing by a designated institute or provider. While the Examiner has relied on VanderDrift in support of the obviousness rejection of original claims 4 and 11, Applicants' point out that the requirement for automatic reformatting is specifically claimed in the context of an Internet-based credit/loan application arrangement. Notwithstanding that the reformatting taught in VanderDrift is only described in connection with reformatting data when a user retrieves the data from a central database, neither VanderDrift nor any of the other references made of record provide any suggestion for further improving efficiency of a credit/loan process by providing automatic reformatting before information from the application form is automatically sent to a designated service provider or institution. As such, Applicants contend that claims 1 and 8 are further patentably distinguishable over the references made of record.

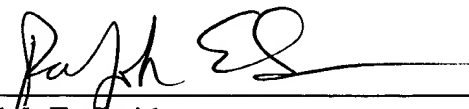
Claims 2, 3, 7, 9, 10, and 12 are allowable due to their respective dependency from either claim 1 or 8.

Therefore, Applicants submit that the claims are now allowable over the references of record in this application, and reconsideration of the claims and passage of the application to issue are courteously solicited. If a telephone conference would expedite allowance or resolve any further questions, such a conference with the undersigned is invited at the convenience of the Examiner.

The Commissioner is authorized to charge the fee of \$890.00 associated with the Petition for Extension of Time, as well as any additional fees or credit any overpayments as a result of the filing of this paper, to Ford Global Technologies, Inc., Deposit Account No. 06-1510.

Respectfully submitted,

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Attachment (two pages)



## VERSION WITH MARKINGS TO SHOW CHANGES MADE

1. (Twice Amended) A method for electronic credit/loan application processing for a user at an vehicle retail location having [a] an Internet capable personal computer connected to an Internet server, said method comprising:

receiving a request via the Internet for an electronic loan/credit application form from the user;

generating the electronic loan/credit application form as a web page, said electronic form being generated to include an information field in which the user designates a particular financial institute or service provider;

receiving a completed application form from the user including licensing information associated with a vehicle being purchased or leased;

determining whether the designated financial institute or service provider is a system participant;

transmitting information from the completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or facsimile transmitting the information from the completed application form to the designated financial institute or service provider if the institute or provider has been preselected by the user;[ and]

automatically transmitting the collected vehicle licensing information to an appropriate [licensing agency or] service provider; and

automatically reformatting the information from the completed application form to be in a format suitable for processing by the designated institute or provider.

8. (Twice Amended) A system for electronic credit/loan application processing comprising:

an Internet capable personal computer at an vehicle retail location; and

an intermediate system server for communicating over the Internet with the personal computer at the vehicle retail location and a plurality of participating financial institutions or service providers, said intermediate system server comprising a computer processing system connected to a database and a facsimile transmission device, said computer

processing system arranged to generate an electronic loan/credit application form as a web page in response to a request via the Internet from a user at the vehicle retail location, said electronic form having an information field in which the user designates a particular financial institute or service provider, and an information field in which licensing information associated with a vehicle being purchased or leased is input, wherein said computer processing system is further arranged to determine whether the designated financial institute or service provider is a system participant, and transmit information from a completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or alternatively facsimile transmit the information from the completed application form to the designated financial institute or service provider if the institute or provider is not participating but has been preselected by the user, [and] automatically transmit the input vehicle licensing information to an appropriate licensing agency or service provider, and automatically reformat the information from the completed application form to be in a format suitable for processing by the designated institute or provider.